



Order Filed on June 5, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in compliance with D.N.J. 9004-1(b) Lavin, Cedrone, Graver, Boyd & DiSipio Formed in the State of PA Regina Cohen 190 North Independence Mall West 6 th & Race Streets Suite 500 Philadelphia, PA 19106 Tel: (215) 351-7551 Fax: (215) 627-2551 E-mail: RCohen@lavin-law.com Attorney for Movant
IN RE: MEGAN L TOMLIN a/k/a MEGAN LOUISE TOMLIN Debtor

Case No.: 23-18306-JNP

Chapter 13

Judge: Jerrold N. Poslusny Jr.

Hearing date: 6/18/2024 at 11:00 AM

**CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE
2019 Acura MDX Utility 4D AWD 3.5L V6**

The relief set forth on the following pages, number two (2) through three (3) is hereby **ORDERED**.

DATED: June 5, 2025

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Debtor: Megan L Tomlin

Case No.: 23-18306-JNP

Caption of Order: Consent Order Modifying Stay as to Motor Vehicle

1. The 11 USC §362(a) Automatic Stay as to Ally Capital ("Movant"), with respect to the personal property of the Debtor described as a 2019 Acura MDX Utility 4D AWD 3.5L V6, V.I.N. 5J8YD4H36KL000701, in accordance with the agreement of the Debtor and Movant, is hereby modified and shall remain in effect.

PROVIDED THAT Debtor comply with the following terms and conditions:

- a. The Debtor will resume making regular monthly installment payment in the amount of \$635.48 as they become due Commencing on June 22, 2025.
 - b. The parties stipulate that unpaid amount due post-petition total is \$8,736.60 ("Arrearage"). Within 30 days of entry of this Order, the Debtor must file a proposed modification of the plan to add the arrearage in the plan. If the Debtor fails to file a modification, it is Final Default under this order.
2. The term "payment" as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.
 3. Debtor will be in default under the Consent Order in the event that Debtor fails to comply with the payment terms and conditions set forth in above Paragraph 1, *supra*. If Debtor fails to cure the default within thirty (30) days from the date of default, Movant may apply on five days' notice to Debtor, Counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.
 4. In the event Debtor convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtor shall pay all pre-petition arrears and post-petition delinquent payments, fees, and charges due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtor fails to make payments in accordance with this paragraph, then Movant, through counsel, may file a Certification of Default setting forth and failure and Movant shall be granted immediate relief from the automatic stay and under the provisions of Section 362 of the Bankruptcy Code (11 U.S.C. §362) and the Movant is then permitted to exercise any rights under the loan documents with respect to the motor vehicle

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including, but not limited to, initiating, and completing a sale of the motor vehicle. The failure of

Movant to issue a notice of default will not be construed or act as a waiver of any of the rights of

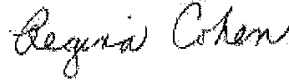
Movant under the Consent Order.

5. The debtor waives the fourteen (14) day stay provided under Rule 4001(a)(3), F.R.B.P.

We hereby consent to the form and entry of the foregoing Order.



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In re:
Megan L Tomlin
Debtor

Case No. 23-18306-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 05, 2025

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2025:

Recip ID	Recipient Name and Address
db	Megan L Tomlin, 4 Cherry Blossom Court, Hammonton, NJ 08037-9410

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Barbara J. Snively	on behalf of Debtor Megan L Tomlin jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Regina Cohen	on behalf of Creditor Ally Capital rcohen@lavin-law.com mmalone@lavin-law.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6